

Information to identify the case:

Debtor 1	Marius Medveschi	Social Security number or ITIN	xxx-xx-4468
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Georgeta Medveschi	Social Security number or ITIN	xxx-xx-4036
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-22344-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marius Medveschi

Georgeta Medveschi

7/8/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Marius Medveschi
 Georgeta Medveschi
 Debtors

Case No. 14-22344-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 35

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db/jdb
 cr +Marius Medveschi, Georgeta Medveschi, 1055 Potter Avenue, Union, NJ 07083-7054
 +SETERUS, INC. AS THE AUTHORIZED SUBSERVICER FOR FE, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +SETERUS, INC., AS THE AUTHORIZED SUBSERVICER FOR F, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514857633 +American Infertility GP Of New York, 21 East 69th Street, New York, NY 10021-4917
 514857634 +Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610
 514857635 +Atlantic Health System, PO Box 35611, Newark, NJ 07193-5611
 514857636 +Atlantic Health Systmen, PO box 35611, Newark, NJ 07193-5611
 515031924 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 101,
 Mountainside, NJ 07092-2315
 514896564 +C. Tech Collections, Inc., 5505 Nesconset hwy, Ste 200, MT Sinai, NY 11766-2026
 514857641 +EMA, PO Box 6312, Parsippany, NJ 07054-7312
 514891057 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 514939466 JP MORGAN CHASE BANK, NA NATIONAL BANKRUPTCY DEPAR, PO BOX 29505 AZ1-1191,
 PHOENIX,AZ 85038-9505
 514857645 +MCS Claim Services, Inc., 123 Frost St, Suite 150, Westbury, NY 11590-5027
 514857648 +NJ Pediatric Cardiology, 42 Maple street Ste 406, Summit, NJ 07901-6503
 514857646 +Natera, PO box 8427, Pasadena, CA 91109-8427
 514857647 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 514857649 +Phelan Hallinan & Diamond, P.C., 400 Fellowship Rd, Mount Laurel, NJ 08054-3437
 514857650 +Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
 514857651 #+Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352
 515119414 +Seterus, Inc. as the authorized subservicer, for Federal National Mortgage Assoc.,
 Seterus, Inc., PO BOX 54420, Los Angeles, CA 90054-0420
 514857653 +Summit Medical Group, Po Box 8549, Belfast, ME 04915-8549
 514857654 +Summit Mediccal Group, PO Box 8549, Belfast, ME 04915-8549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 00:52:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 09 2019 00:52:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514857632 +EDI: BECKLEE.COM Jul 09 2019 04:18:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 515099063 EDI: BECKLEE.COM Jul 09 2019 04:18:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514857637 EDI: BANKAMER.COM Jul 09 2019 04:18:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 514857638 +EDI: BANKAMER.COM Jul 09 2019 04:18:00 Bank of America,
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
 514857639 +EDI: CAPITALONE.COM Jul 09 2019 04:18:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 514857640 +EDI: CAUT.COM Jul 09 2019 04:18:00 Chase Auto, Attn:National Bankruptcy Dept,
 Po Box 29505, Phoenix, AZ 85038-9505
 514857643 EDI: IRS.COM Jul 09 2019 04:18:00 Internal Revenue Service, 44 South Clinton Ave,
 Trenton, NJ 08601
 515096929 EDI: PRA.COM Jul 09 2019 04:18:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514857652 +E-mail/Text: clientservices@simonsagency.com Jul 09 2019 00:53:13 Simon's Agency Inc,
 3713 Brewerton Rd Ste 1, Syracuse, NY 13212-3843
 514952876 EDI: WFFC.COM Jul 09 2019 04:18:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438
 514857655 +EDI: WFFC.COM Jul 09 2019 04:18:00 Wells Fargo Home Projects, Wells Fargo Finanancial,
 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +SETERUS, INC. AS THE AUTHORIZED SUBSERVICER FOR FE, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514857644* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Services, P.O. Box 9052,
 Andover, MA 01810-9052)
 514857642* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor SETERUS, INC. AS THE AUTHORIZED SUBSERVICER FOR
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) nj.bkecf@fedphe.com
Jennifer R. Gorchow on behalf of Creditor SETERUS, INC., AS THE AUTHORIZED SUBSERVICER FOR
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) nj.bkecf@fedphe.com
Jennifer R. Gorchow on behalf of Creditor SETERUS, INC. AS THE AUTHORIZED SUBSERVICER FOR
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) nj.bkecf@fedphe.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Bank of America, N.A. rsolarz@kmlawgroup.com
Tammy L. Terrell on behalf of Creditor Bank of America, N.A. bankruptcy@feinsuch.com
Yakov Rudikh on behalf of Joint Debtor Georgeta Medveschi yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
Yakov Rudikh on behalf of Debtor Marius Medveschi yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
TOTAL: 8